What is claimed is:

1. A customer information management infrastructure, comprising:

an integrated customer information store comprising a multiplicity of customer information sets, each corresponding to one of a multiplicity of customers, wherein

responsive to each of a multiplicity of substantially simultaneous service requests, each service request pertaining to a selected customer of the multiplicity of customers, the customer information set corresponding to the selected customer determines, for each of a plurality of channels of the infrastructure,

a set of user-device interactions between a user and the infrastructure, and

a set of infrastructure-component interactions among a plurality of components of the infrastructure.

- 2. The infrastructure of claim 1, wherein the integrated customer information store is configured as a legacy system of the infrastructure.
- 3. The infrastructure of claim 1, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 4. The infrastructure of claim 1, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 5. The infrastructure of claim 1, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.

- 6. The infrastructure of claim 1, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.
- 7. The infrastructure of claim 1, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 8. The infrastructure of claim 1, wherein the multiplicity of substantially simultaneous service requests comprises more than about 10 service requests per second.
- 9. The infrastructure of claim 1, wherein the multiplicity of substantially simultaneous service requests comprises more than about 100 service requests per second.
- 10. The infrastructure of claim 1, wherein the multiplicity of substantially simultaneous service requests comprises more than about 500 service requests per second.
- 11. The infrastructure of claim 1, wherein the integrated customer information store comprises one of a plurality of legacy systems in a logical legacy-system layer of the infrastructure.
- 12. The infrastructure of claim 1, wherein the plurality of components comprises a plurality of legacy systems, including the integrated customer information store, in a logical legacy-system layer of the infrastructure.
- 13. The infrastructure of claim 1, wherein the plurality of components comprises an authentication-and-authorization-entitlement service.
- 14. The infrastructure of claim 1, further comprising a logical device-server layer comprising an authentication-and-authorization-entitlement service.

- 15. The infrastructure of claim 13 or 14, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to the user.
- 16. The infrastructure of claim 15, wherein the set of service requests available to the user, in combination with the customer information set corresponding to the selected customer, determines the set of user-device interactions and the set of infrastructure-component interactions.
- 17. The infrastructure of claim 15, wherein presentation of the specified set of service requests is responsive to the channel of the infrastructure used for each service request pertaining to the selected customer.
- 18. The infrastructure of claim 13 or 14, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to the user responsive to a predetermined user role.
- 19. The infrastructure of claim 18, wherein the predetermined user role is selected by the user.
- 20. The infrastructure of claim 18, wherein the predetermined user role is selected by an administrator.
- 21. The infrastructure of claim 13 or 14, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to each of a multiplicity of users of the infrastructure.
- 22. The infrastructure of claim 21, wherein a different set of service requests is available to each of the multiplicity of users of the infrastructure.
- 23. The infrastructure of claim 21, wherein the set of service requests available to each of the multiplicity of users is presented to each of the multiplicity of users as web-published services.

- 24. The infrastructure of claim 1, further comprising a services index.
- 25. The infrastructure of claim 1, wherein one of the plurality of components comprises a services index.
- 26. The infrastructure of claim 1, further comprising a logical appserver layer comprising a services index.
- 27. The infrastructure of claim 24, 25, or 26, wherein the set of infrastructure-component interactions comprises a legacy-system function call required to execute each service request pertaining to the selected customer, and

the services index stores information related to the legacy-system function call.

- 28. The infrastructure of claim 27, wherein the services index stores information, associated with the legacy-system function call, related to an address.
- 29. The infrastructure of claim 27, wherein the services index stores information, associated with the legacy-system function call, related to an input parameter for the legacy-system function call.
- 30. The infrastructure of claim 29, wherein the services index stores information related to a data format for the input parameter.
- 31. The infrastructure of claim 27, wherein the services index stores information, associated with the legacy-system function call, related to an output parameter of the legacy-system function call.
- 32. The infrastructure of claim 31, wherein the services index stores information related to a data format for the output parameter.
- 33. The infrastructure of claim 1, further comprising a business-workflow service.

- 34. The infrastructure of claim 1, wherein one of the plurality of components comprises a business-workflow service.
- 35. The infrastructure of claim 1, further comprising a logical appserver layer comprising a business-workflow service.
- 36. The infrastructure of claim 33, 34 or 35, wherein

the set of infrastructure-component interactions comprises a legacy-system function call required to execute each service request pertaining to the selected customer, and

the business-workflow service orchestrates execution of the legacy-system function call.

- 37. The infrastructure of claim 33, 34 or 35, wherein the business-workflow service, in combination with the customer information set corresponding to the selected customer, determines the set of infrastructure-component interactions.
- 38. The infrastructure of claim 36, wherein

the set of infrastructure-component interactions comprises a plurality of legacy-system function calls required to execute each service request pertaining to the selected customer, and

the business-workflow service orchestrates execution of the plurality of legacy-system function calls.

- 39. The infrastructure of claim 37, wherein the set of infrastructure component-interactions comprises a plurality of legacy-system function calls.
- 40. The infrastructure of claim 1, further comprising an interaction-monitor service.
- 41. The infrastructure of claim 1, wherein one of the plurality of components comprises an interaction-monitor service.

- 42. The infrastructure of claim 1, further comprising a logical appserver layer comprising an interaction-monitor service.
- 43. The infrastructure of claim 40, 41 or 42, wherein the interaction-monitor service monitors execution of at least one infrastructure-component interaction of the set of infrastructure-component interactions.
- 44. The infrastructure of claim 40, 41 or 42, wherein the interaction-monitor service monitors execution of each of the infrastructure-component interactions of the set of infrastructure-component interactions.
- 45. The infrastructure of claim 40, 41 or 42, wherein the set of infrastructure-component interactions requires execution of a logical legacy-system-layer interaction, and the interaction monitor service monitors performance of the logical legacy-system-layer interaction.
- 46. The infrastructure of claim 40, 41 or 42, wherein the set of infrastructure-component interactions comprises a sequence of transactions,

the interaction-monitor service monitors execution of each of the sequence of transactions, and

responsive to a failure of one of the set of infrastructure-component interactions, the interaction-monitor service directs a reversal of each of the sequence of transactions executed prior to the failure.

- 47. The infrastructure of claim 46, wherein the sequence of infrastructure-component interactions comprises a sequence of logical legacy-system-layer interactions.
- 48. The infrastructure of claim 1, further comprising a system-management service.
- 49. The infrastructure of claim 1, wherein one of the components of the infrastructure comprises a system-management service.

- 50. The infrastructure of claim 1, further comprising a logical appserver layer comprising a system-management service.
- 51. The infrastructure of claim 48, 49, or 50, wherein the system-management service directs execution of at least one infrastructure-component interaction of the set of infrastructure-component interactions.

52. The infrastructure of claim 48, 49, or 50, wherein

the set of infrastructure-component interactions requires execution of a logical legacy-system-layer interaction, and

the system management service directs execution of the logical legacy-system-layer interaction.

53. The infrastructure of claim 48, 49, or 50, wherein

the set of infrastructure-component interactions requires execution of a plurality of logical legacy-system-layer interactions, and

the system management service directs execution of each of the plurality of logical legacy-system-layer interactions.

54. The infrastructure of claim 50, wherein

the logical appserver layer is configured to control execution of a plurality of logical legacy-system-layer interactions, and

the system management service is configured to manage, responsive to workload levels in the logical appserver layer, processing of the plurality of logical legacy-system-layer interactions.

55. A customer information management infrastructure, comprising

an integrated customer information store having a multiplicity of customer information sets, each customer information set corresponding to one customer of a multiplicity of customers;

a plurality of legacy systems;

a plurality of interface channels; and

a business-workflow service, configured to

receive a multiplicity of substantially simultaneous service requests, each service request made using one of the plurality of interface channels and each service request pertaining to a selected customer of the multiplicity of customers, and

create a distinct workflow instance responsive to each of the multiplicity of substantially simultaneous service requests, each distinct workflow instance based on the customer information set corresponding to the selected customer and comprising a sequence of interactions, at least one interaction in the sequence of interactions comprising a call to execute a function on one of the plurality of legacy systems.

- 56. The infrastructure of claim 55, wherein the customer information store is configured as one of the plurality of legacy systems of the infrastructure.
- 57. The infrastructure of claim 55, further comprising a logical appserver layer comprising the business-workflow service.
- 58. The infrastructure of claim 55, further comprising: an interaction-monitor service configured

to monitor execution of the sequence of interactions, wherein the sequence of interactions comprises at least one transaction and

responsive to a failure of execution of one interaction of the sequence of interactions, to direct, in the absence of a predetermined exception condition, a reversal of each transaction of the sequence of interactions executed prior to the failure.

59. The infrastructure of claim 58, further comprising a logical appserver layer comprising the interaction-monitor service.

- 60. The infrastructure of claim 58, further comprising:
- a services index configured to provide calling instructions for each interaction of the sequence of interactions.
- 61. The infrastructure of claim 58, further comprising a logical appserver layer comprising a services index configured to provide calling instructions for each interaction of the sequence of interactions.
- 62. The infrastructure of claim 60 or 61, wherein the calling instructions comprise at least one of the following:
 - a name associated with the interaction;
 - an address associated with the interaction;
 - a description of a set of calling parameters associated with the interaction; and
 - a language syntax for invoking the interaction.
- 63. The infrastructure of claim 55, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 64. The infrastructure of claim 55, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 65. The infrastructure of claim 55, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 66. The infrastructure of claim 55, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.

- 67. The infrastructure of claim 55, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 68. The infrastructure of claim 55, wherein the multiplicity of substantially simultaneous service requests comprises more than about 10 requests per second.
- 69. The infrastructure of claim 55, wherein the multiplicity of substantially simultaneous service requests comprises more than about 100 requests per second.
- 70. The infrastructure of claim 55, wherein the multiplicity of substantially simultaneous service requests comprises more than about 500 requests per second.
- 71. The infrastructure of claim 55, further comprising a logical legacy-system layer comprising at least one of the plurality of legacy systems, and wherein the integrated customer information store comprises one of the plurality of legacy systems of the logical legacy-system layer.
- 72. The infrastructure of claim 55, further comprising an authentication-and-authorization-entitlement service.
- 73. The infrastructure of claim 55, further comprising a logical device-server layer comprising an authentication-and-authorization-entitlement service.
- 74. The infrastructure of claim 72 or 73, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to the selected customer, responsive to the customer information set corresponding to the selected customer.
- 75. The infrastructure of claim 74, wherein presentation of the specified set of service requests is responsive to the one channel of the infrastructure used for the request pertaining to the selected customer.

- 76. The infrastructure of claim 72 or 73, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to a user of the infrastructure responsive to a predetermined user role.
- 77. The infrastructure of claim 76, wherein the predetermined user role is selected by the user.
- 78. The infrastructure of claim 76, wherein the predetermined user role is selected by an administrator.
- 79. The infrastructure of claim 72 or 73, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to each of a multiplicity of users of the infrastructure.
- 80. The infrastructure of claim 79, wherein a different set of service requests is available to each of the multiplicity of users of the infrastructure.
- 81. The infrastructure of claim 79, wherein the set of service requests available to each of the multiplicity of users is presented to each of multiplicity of users as web-published services.
- 82. The infrastructure of claim 55, further comprising a system-management service.
- 83. The infrastructure of claim 55, further comprising a logical appserver layer comprising a system-management service.
- 84. The infrastructure of claim 82 or 83, wherein the system-management service directs execution of at least one interaction of the sequence of interactions.
- 85. The infrastructure of claim 82 or 83, wherein

the sequence of interactions requires execution of a logical legacy-system-layer interaction, and

the system management service directs execution of the logical legacy-system-layer interaction.

86. The infrastructure of claim 82 or 83, wherein

the sequence of interactions requires execution of a plurality of logical legacy-system-layer interactions, and

the system management service directs execution of each of the plurality of logical legacy-system-layer interactions.

87. The infrastructure of claim 83, wherein

the logical appserver layer is configured to control execution of a plurality of logical legacy-system-layer interactions, and

the system management service is configured to manage, responsive to workload levels in the logical appserver layer, processing of the plurality of logical legacy-system-layer interactions.

88. A customer information management infrastructure comprising a plurality of components comprising:

an integrated customer information store configured as one of a plurality of legacy systems of the infrastructure and comprising a multiplicity of customer information sets, each customer information set corresponding to one of a multiplicity of customers;

an authentication-and-authorization-entitlement service;

- a services index;
- a business-workflow service;
- a system-management service; and
- an interaction-monitor service;

wherein, responsive to each of a multiplicity of substantially simultaneous sessions, each session pertaining to one of the multiplicity of customers,

the authentication-and-authorization-entitlement service specifies, for a user of the infrastructure, a set of service requests pertaining to the one customer;

the business workflow service determines, in combination with each of the set of service requests pertaining to the one customer and the customer information set corresponding to the one customer,

a set of user-device interactions between the user and the infrastructure, and

a set of infrastructure-component interactions, including at least one legacysystem function call, among a plurality of components of the infrastructure required to execute the service request;

the business-workflow service orchestrates execution of each legacy-system function call;

the services index stores information required to execute each legacy-system function call;

the system-management service directs execution of at least one infrastructure-component interaction of the set of infrastructure-component interactions; and

the interaction-monitor service monitors execution of each infrastructure-component interaction of the set of infrastructure-component interactions and, responsive to the presence of a transaction in the set of infrastructure-component interactions and a failure of one of the infrastructure-component interactions of the set of infrastructure-component interactions, directs a reversal of each transaction of the set of infrastructure-component interactions executed prior to the failure.

89. In a customer information management infrastructure comprising a plurality of logical-legacy-system-layer services and an integrated customer information store comprising a multiplicity of customer information sets, each customer information set corresponding to one of a multiplicity of customers, a method for processing one of a multiplicity of substantially simultaneous service requests, comprising the steps of:

receiving a user-identifier from a user;

generating, based on the user-identifier, a set of available service requests; displaying the set of available service requests to the user;

accepting from the user a selected service request selected from the set of available service requests, the selected service request pertaining to a selected customer of the multiplicity of customers and comprising the one of the multiplicity of substantially simultaneous service requests;

determining, based on the selected service request and the customer information corresponding to the selected customer, a distinctive workflow instance comprising a sequence of interactions, at least one of the sequence of interactions in the sequence comprising a call to one of the plurality of logical-legacy-system-layer services to execute a function; and

executing each interaction in the sequence of interactions.

- 90. The method of claim 89, wherein the set of available service requests is displayed to the user according to a set of personal display preferences for the user.
- 91. The method of claim 90, wherein the set of personal display preferences for the user is determined by reference to the user-identifier.
- 92. The method of claim 89, further comprising the step of monitoring, using an interaction monitor service, execution of each interaction of the sequence of interactions in the distinctive workflow instance.
- 93. The method of claim 92, further comprising, if at least one of the sequence of interactions comprises a transaction, the step of directing a reversal of each previously-executed transaction in the sequence if one of the interactions in the sequence fails to execute in the absence of a predefined exception condition.
- 94. The method of claim 89, further comprising the step of using a services index specifying information required to make the call to execute the function.

- 95. The method of claim 94, wherein the information specified by the services index comprises an address required to make the call to execute the function
- 96. The method of claim 94, wherein the information specified by the services index comprises an input parameter required to make the call to execute the function.
- 97. The method of claim 96, wherein the information specified by the services index comprises a data format for the input parameter required to make the call to execute the function.
- 98. The method of claim 94, wherein the information specified by the services index comprises an output parameter required to make the call to execute the function.
- 99. The method of claim 98, wherein the information specified by the services index comprise a data format for the output parameter required to make the call to execute the function.
- 100. The method of claim 89, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 101. The method of claim 89, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 102. The method of claim 89, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 103. The method of claim 89, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.

- 104. The method of claim 89, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 105. The method of claim 89, wherein the step of displaying the set of available service requests is responsive to a channel of the infrastructure used to receive the user-identifier.
- 106. The method of claim 89, wherein the step of generating the set of available service requests is responsive to a predetermined user role.
- 107. The method of claim 106, wherein the predetermined user role is selected by the user.
- 108. The method of claim 106, wherein the predetermined user role is selected by an administrator.
- 109. The method of claim 89, further comprising the step of directing execution of at least one interaction of the sequence of interactions.
- 110. The method of claim 109, wherein the step of directing the execution of the at least one interaction is responsive to workload levels in a logical appserver layer of the infrastructure.
- 111. A customer information management infrastructure, comprising:

means for storing a multiplicity of customer information sets, each customer information set corresponding to one of a multiplicity of customers; and

means, for each of a plurality of channels of the infrastructure and, responsive to each of a multiplicity of substantially simultaneous service requests, each service request pertaining to a selected customer of the multiplicity of customers, for determining, based on the customer information set corresponding to the selected customer,

a set of user-device interactions between a user and the infrastructure, and

a set of infrastructure-component interactions among a plurality of components of the infrastructure.

- 112. The infrastructure of claim 111, wherein the means for storing the multiplicity of customer information sets is configured as a legacy system of the infrastructure.
- 113. The infrastructure of claim 111, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 114. The infrastructure of claim 111, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 115. The infrastructure of claim 111, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 116. The infrastructure of claim 111, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.
- 117. The infrastructure of claim 111, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 118. The infrastructure of claim 111, wherein the multiplicity of substantially simultaneous service requests comprises more than about 10 service requests per second.
- 119. The infrastructure of claim 111, wherein the multiplicity of substantially simultaneous service requests comprises more than about 100 service requests per second.
- 120. The infrastructure of claim 111, wherein the multiplicity of substantially simultaneous service requests comprises more than about 500 service requests per second.

- 121. The infrastructure of claim 111, wherein the means for storing the multiplicity of customer information sets comprises one of a plurality of computerized means for processing interactions located in a logical legacy-system layer of the infrastructure.
- 122. The infrastructure of claim 111, wherein the plurality of components comprises a plurality of computerized means for processing interactions, including the means for storing the multiplicity of customer information sets, in a logical legacy-system layer of the infrastructure.
- 123. The infrastructure of claim 111, wherein the plurality of components comprises a means for authenticating users and authorizing each service request.
- 124. The infrastructure of claim 111, further comprising a logical device-server layer comprising a means for authenticating users and authorizing each service request.
- 125. The infrastructure of claim 123 or 124, wherein the means for authenticating users and authorizing each service request specifies a set of service requests available to the user.
- 126. The infrastructure of claim 125, wherein the set of service requests available to the user, in combination with the customer information set corresponding to the selected customer, determines the set of user-device interactions and the set of infrastructure-component interactions.
- 127. The infrastructure of claim 125, wherein the infrastructure comprises a plurality of means for interfacing the user with the infrastructure, and presentation of the specified set of service requests is responsive to the interfacing means used for each service request pertaining to the selected customer.
- 128. The infrastructure of claim 123 or 124, wherein the means for authenticating users and authorizing each service request specifies a set of service requests available to the user responsive to a predetermined user role.

- 129. The infrastructure of claim 128, wherein the predetermined user role is selected by the user.
- 130. The infrastructure of claim 128, wherein the predetermined user role is selected by an administrator.
- 131. The infrastructure of claim 123 or 124, wherein the means for authenticating users and authorizing each service request specifies a set of service requests available to each of a multiplicity of users of the infrastructure.
- 132. The infrastructure of claim 131, wherein a different set of service requests is available to each of the multiplicity of users of the infrastructure.
- 133. The infrastructure of claim 131, wherein the set of service requests available to each of the multiplicity of users is presented to each of multiplicity of users as web-published services.
- 134. The infrastructure of claim 111, further comprising a means for indexing services.
- 135. The infrastructure of claim 111, wherein one of the plurality of components comprises a means for indexing services.
- 136. The infrastructure of claim 111, further comprising a logical appserver layer comprising a means for indexing services.
- 137. The infrastructure of claim 134, 135, or 136, wherein

the set of infrastructure-component interactions comprises a legacy-system function call required to execute each service request pertaining to the selected customer, and

the means for indexing services stores information related to the legacy-system function call.

- 138. The infrastructure of claim 137, wherein the means for indexing services stores information, associated with the legacy-system function call, related to an address.
- 139. The infrastructure of claim 137, wherein the means for indexing services stores information, associated with the legacy-system function call, related to an input parameter for the legacy-system function call.
- 140. The infrastructure of claim 139, wherein the means for indexing services stores information related to a data format for the input parameter.
- 141. The infrastructure of claim 137, wherein the means for indexing services stores information, associated with the legacy-system function call, related to an output parameter of the legacy-system function call.
- 142. The infrastructure of claim 141, wherein the means for indexing services stores information related to a data format for the output parameter.
- 143. The infrastructure of claim 111, further comprising means for determining a workflow instance.
- 144. The infrastructure of claim 111, wherein one of the plurality components comprises means for determining a workflow instance.
- 145. The infrastructure of claim 111, further comprising a logical appserver layer comprising means for determining a workflow instance.
- 146. The infrastructure of claim 143, 144 or 145, wherein

the set of infrastructure-component interactions comprises a legacy-system function call required to execute each service request pertaining to the selected customer, and

the means for determining a workflow instance orchestrates execution of the legacysystem function call. 147. The infrastructure of claim 143, 144 or 145, wherein the means for determining a workflow instance, in combination with the customer information set corresponding to the selected customer, determines the set of infrastructure-component interactions.

148. The infrastructure of claim 146, wherein

the set of infrastructure-component interactions comprises a plurality of legacy-system function calls required to execute each service request pertaining to the selected customer, and

the means for determining a workflow instance orchestrates execution of the plurality of legacy-system function calls.

- 149. The infrastructure of claim 147, wherein the set of infrastructure component-interactions comprises a plurality of legacy-system function calls.
- 150. The infrastructure of claim 111, further comprising means for monitoring interactions.
- 151. The infrastructure of claim 111, wherein one of the plurality of components comprises means for monitoring interactions.
- 152. The infrastructure of claim 111, further comprising a logical appserver layer comprising means for monitoring interactions.
- 153. The infrastructure of claim 150, 151 or 152, wherein the means for monitoring interactions monitors execution of at least one infrastructure-component interaction of the set of infrastructure-component interactions.
- 154. The infrastructure of claim 150, 151 or 152, wherein the means for monitoring interactions monitors execution of each of the infrastructure-component interactions of the set of infrastructure-component interactions.
- 155. The infrastructure of claim 150, 151 or 152, wherein the set of infrastructure-component interactions requires execution of a logical legacy-system-layer interaction, and

means for monitoring interactions monitors performance of the logical legacy-system-layer interaction.

156. The infrastructure of claim 150, 151 or 152, wherein the set of infrastructure-component interactions comprises a sequence of transactions,

the means for monitoring interactions monitors execution of each of the sequence of transactions, and

responsive to a failure of one of the set infrastructure-component interactions, the interaction-monitor service directs a reversal of each of the sequence of transactions executed prior to the failure.

- 157. The infrastructure of claim 156, wherein the sequence of infrastructure-component interactions comprises a sequence of logical legacy-system-layer interactions.
- 158. The infrastructure of claim 111, further comprising means for interaction-execution management.
- 159. The infrastructure of claim 111, wherein one of the components of the infrastructure comprises means for interaction-execution management.
- 160. The infrastructure of claim 111, further comprising a logical appserver layer comprising a means for interaction-execution management.
- 161. The infrastructure of claim 158, 159, or 160, wherein the means for interaction execution management directs execution of at least one infrastructure-component interaction of the set of infrastructure-component interactions.
- 162. The infrastructure of claim 158, 159, or 160, wherein the set of infrastructure-component interactions requires execution of a logical legacy-system-layer interaction, and

the means for interaction-execution management directs execution of the logical legacy-system-layer interaction.

163. The infrastructure of claim 158, 159, or 160, wherein

the set of infrastructure-component interactions requires execution of a plurality of logical legacy-system-layer interactions, and

the means for interaction-execution management directs execution of each of the plurality of logical legacy-system-layer interactions.

164. The infrastructure of claim 160, wherein

the logical appserver layer is configured to control execution of a plurality of logical legacy-system-layer interactions, and

the means for interaction-execution management is configured to manage, responsive to workload levels in the logical appserver layer, processing of the plurality of logical legacy-system-layer interactions.

165. A customer information management infrastructure, comprising

means for storing a multiplicity of customer information sets, each customer information set corresponding to one customer of a multiplicity of customers;

a plurality of legacy systems;

a plurality of interface means for interfacing with the infrastructure; and

means for determining a workflow instance, configured to

receive a multiplicity of substantially simultaneous service requests, each service request made using one of the plurality of interface means and each pertaining to a selected customer of the multiplicity of customers, and

create a distinct workflow instance responsive to each of the multiplicity of service requests, each distinct workflow instance based on the customer information set corresponding to the selected customer and comprising a sequence of interactions, at least one interaction in the sequence of interactions comprising a call to execute a function on one of the plurality of legacy systems.

- 166. The infrastructure of claim 165, wherein the means for storing a multiplicity of customer information sets is configured as one of the plurality of legacy systems of the infrastructure.
- 167. The infrastructure of claim 165, further comprising a logical appserver layer comprising the means for determining the workflow instance.
- 168. The infrastructure of claim 165, further comprising: means for monitoring interactions configured

to monitor execution of the sequence of interactions wherein the sequence of interactions comprises at least one transaction, and

responsive to a failure of execution of one interaction of the sequence, to direct, in the absence of a predetermined exception condition, a reversal of each transaction of the sequence of interactions executed prior to the failure.

- 169. The infrastructure of claim 168, further comprising a logical appserver layer comprising the means for monitoring interactions.
- 170. The infrastructure of claim 168, further comprising:

 means for indexing services configured to provide calling instructions for each interaction of the sequence of interactions.
- 171. The infrastructure of claim 168, further comprising a logical appserver layer comprising a means for indexing services configured to provide calling instructions for each interaction of the sequence of interactions.

- 172. The infrastructure of claim 170 or 171, wherein the calling instructions comprise at least one of the following:
 - a name associated with the interaction;
 - an address associated with the interaction;
 - a description of a set of calling parameters associated with the interaction; and
 - a language syntax for invoking the interaction.
- 173. The infrastructure of claim 165, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 174. The infrastructure of claim 165, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 175. The infrastructure of claim 165, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 176. The infrastructure of claim 165, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.
- 177. The infrastructure of claim 165, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 178. The infrastructure of claim 165, wherein the multiplicity of substantially simultaneous service requests comprises more than about 10 requests per second.

- 179. The infrastructure of claim 165, wherein the multiplicity of substantially simultaneous service requests comprises more than about 100 requests per second.
- 180. The infrastructure of claim 165, wherein the multiplicity of substantially simultaneous service requests comprises more than about 500 requests per second.
- 181. The infrastructure of claim 165, further comprising a logical legacy-system layer comprising a plurality of computerized means for processing interactions, and wherein the means for storing a multiplicity of customer information sets comprises one of the plurality of computerized means for processing interaction of the logical legacy-system layer.
- 182. The infrastructure of claim 165, further comprising a means for authenticating users and authorizing each service request.
- 183. The infrastructure of claim 165, further comprising a logical device-server layer comprising a means for authenticating users and authorizing each service request.
- 184. The infrastructure of claim 182 or 183, wherein the means for authenticating users and authorizing each service request specifies a set of service requests available to the selected customer, responsive to the customer information set corresponding to the selected customer.
- 185. The infrastructure of claim 184, wherein presentation of the specified set of service requests is responsive to the one of the plurality of interface means used for the service request pertaining to the selected customer.
- 186. The infrastructure of claim 182 or 183, wherein the means for authenticating users and authorizing each service request specifies a set of service requests available to a user of the infrastructure responsive to a predetermined user role.
- 187. The infrastructure of claim 186, wherein the predetermined user role is selected by the user.

- 188. The infrastructure of claim 186, wherein the predetermined user role is selected by an administrator.
- 189. The infrastructure of claim 182 or 183, wherein the means for authenticating users and authorizing each service request specifies a set of service requests available to each of a multiplicity of users of the infrastructure.
- 190. The infrastructure of claim 189, wherein a different set of service requests is available to each of the multiplicity of users of the infrastructure.
- 191. The infrastructure of claim 189, wherein the set of service requests available to each of the multiplicity of users is presented to each of multiplicity of users as web-published services.
- 192. The infrastructure of claim 165, further comprising means for interaction execution management.
- 193. The infrastructure of claim 165, further comprising a logical appserver layer comprising means for interaction-execution management.
- 194. The infrastructure of claim 192 or 193, wherein the means for interaction-execution management directs execution of at least one interaction of the sequence of interactions.
- 195. The infrastructure of claim 192 or 193, wherein

the sequence of interactions requires execution of a logical legacy-system-layer interaction, and

the means for interaction-execution management directs execution of the logical legacy-system-layer interaction.

196. The infrastructure of claim 192 or 193, wherein

the sequence of interactions requires execution of a plurality of logical legacy-systemlayer interactions, and the means for interaction-execution management directs execution of each of the plurality of logical legacy-system-layer interactions.

197. The infrastructure of claim 193, wherein

the logical appserver layer controls execution of a plurality of logical legacy-systemlayer interactions, and

the means for interaction-execution management manages, responsive to workload levels in the logical appserver layer, processing of the plurality of logical legacy-system-layer interactions.

198. A customer information management infrastructure comprising a plurality of components comprising:

means, configured as one of a plurality of legacy systems of the infrastructure, for storing a multiplicity of customer information sets, each customer information set corresponding to one of a multiplicity of customers;

means for authenticating users and authorizing service requests;

means for indexing services;

means for determining a workflow instance;

means for managing interactions; and

means for monitoring the execution of interactions;

wherein, responsive to each of a multiplicity of substantially simultaneous sessions, each session initiated by a user and pertaining to a selected customer of the multiplicity of customers,

the means for authenticating users and authorizing service requests specifies, for the user, a set of service requests pertaining to the selected customer;

the means for determining a workflow instance determines, in combination with each of the set of service requests and the customer information set corresponding to the selected customer,

a set of user-device interactions between the user and the infrastructure, and

a set of infrastructure-component interactions among the plurality of components of the infrastructure required to execute each of the set of service requests;

the means for determining a workflow instance orchestrates each legacy-system function call included in the set of infrastructure-component interactions;

the means for indexing services stores information required to execute each legacy-system function call included in the set of infrastructure-component interactions;

the means for managing interactions directs execution of at least one infrastructure-component interaction of the set of infrastructure-component interactions; and

the means for monitoring interactions monitors execution of each infrastructure-component interaction of the set of infrastructure-component interactions and, responsive to the presence of a transaction in the set of infrastructure component interactions and a failure of one infrastructure-component interactions of the set of infrastructure-component interactions, directs a reversal of each transaction of the set of infrastructure-component interactions executed prior to the failure.

199. In a customer information management infrastructure comprising a plurality of logical-legacy-system-layer services and an integrated customer information store comprising a multiplicity of customer information sets, each customer information set corresponding to one of a multiplicity of customers, a system for processing a service request, comprising:

means for receiving a user-identifier from a user;

means for generating, based on the user-identifier, a set of available service requests for the user;

means for displaying the set of available service requests to the user;

means for accepting from the user a selected service request from the set of available service requests, the selected service request pertaining to a selected customer of the multiplicity of customers;

means for determining, based on the selected service request and the customer information set corresponding to the selected customer, a distinctive workflow instance comprising a sequence of interactions, at least one interaction in the sequence of interactions comprising a call to one of the plurality of logical-legacy-system-layer services to execute a function; and

means for executing each interaction in the sequence of interactions.

- 200. The system of claim 199, wherein the set of available services requests is displayed to the user according to a set of personal display preferences for the user.
- 201. The system of claim 200, wherein the set of personal display preferences for the user is determined by reference to the user-identifier.
- 202. The system of claim 199, further comprising a means for monitoring execution of each interaction of the sequence of interactions in the distinctive workflow instance.
- 203. The system of claim 202, further comprising a means for directing a reversal of all previously-executed interactions if one of the interactions in the sequence of interactions fails to execute in the absence of a predefined exception condition.
- 204. The system of claim 199, further comprising a means for indexing services, wherein the means for indexing services specifies information required to make the call to execute the function.

- 205. The system of claim 204, wherein the information specified by the means for indexing services comprises an address for making the call to execute the function.
- 206. The system of claim 204, wherein the information specified by the means for indexing services comprises an input parameter for making the call to execute the function.
- 207. The system of claim 206, wherein the information specified by the means for indexing services comprises a data format for the input parameter for making to make the call to execute the function.
- 208. The system of claim 204, wherein the information specified by the means for indexing services comprises an output parameter for making the call to execute the function..
- 209. The system of claim 208, wherein the information specified by the means for indexing services includes a data format for the output parameter for making the call to execute the function.
- 210. The system of claim 199, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 211. The system of claim 199, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 212. The system of claim 199, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 213. The system of claim 199, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.

- 214. The system of claim 199, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 215. The system of claim 199, wherein means for displaying the set of available service requests is responsive to a channel of the infrastructure used to receive the user-identifier.
- 216. The system of claim 199, wherein the means for generating the set of available service requests is responsive to a predetermined user role.
- 217. The system of claim 216, wherein the predetermined user role is selected by the user.
- 218. The system of claim 216, wherein the predetermined user role is selected by an administrator.
- 219. The system of claim 199, further comprising system management service means for directing execution of at least one interaction of the sequence of interactions.
- 220. The system of claim 219, wherein the system management service means is responsive to workload levels in a logical appserver layer of the infrastructure.
- 221. An article of manufacture comprising an information storage medium encoded with machine-readable information adapted to display a set of service requests pertaining to a selected customer and available to a user of a customer information management infrastructure, the customer information management infrastructure comprising:
- a customer information store storing a multiplicity of customer information sets, each customer information set corresponding to one of a multiplicity of customers;

a plurality of legacy systems;

an authentication and authorization entitlement service configured to determine, based on the customer information set corresponding to the selected customer, the set of service requests available to the user; and a business-workflow service configured to determine, based on each service request of the set of service requests and the customer information set corresponding to the selected customer, a distinct workflow instance comprising a sequence of interactions, at least one of the interactions in the sequence comprising a call to execute a function on one of the plurality of legacy systems.

- 222. The article of manufacture of claim 221, wherein the customer information store is configured as a legacy system of the infrastructure.
- 223. The article of manufacture of claim 221, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 224. The article of manufacture of claim 221, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 225. The article of manufacture of claim 221, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 226. The article of manufacture of claim 221, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.
- 227. The article of manufacture of claim 221, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.

- 228. The article of manufacture of claim 221, wherein the customer information store comprises one of a plurality of legacy systems in a logical legacy-system layer of the infrastructure.
- 229. The article of manufacture of claim 221, wherein the machine-readable information encoded in the storage medium is responsive to an interface channel of the infrastructure used to display the set of service requests.
- 230. The article of manufacture of claim 221, wherein the authentication-and-authorization-entitlement service determines the set of service requests available to the user responsive to a predetermined user role.
- 231. The article of manufacture of claim 230, wherein the predetermined user role is selected by the user.
- 232. The article of manufacture of claim 230, wherein the predetermined user role is selected by an administrator.
- 233. The article of manufacture of claim 230, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to each of a multiplicity of users of the infrastructure.
- 234. The article of manufacture of claim 230, wherein a different set of service requests is available to each of a multiplicity of users of the infrastructure.
- 235. The article of manufacture of claim 234, wherein the set of service requests available to each of the multiplicity of users is displayed to each of the multiplicity of users as webpublished services.
- 236. The article of manufacture of claim 221, wherein the customer information management infrastructure further comprises a services index.

- 237. The article of manufacture of claim 221, wherein the customer information management infrastructure comprises a logical appserver layer comprising a services index.
- 238. The article of manufacture of claim 236 or 237, wherein the services index stores information related to the call to execute the function on one of the plurality of legacy systems.
- 239. The article of manufacture of claim 238, wherein the services index stores address information associated with the call to execute the function on one of the plurality of legacy systems.
- 240. The article of manufacture of claim 238, wherein the services index stores inputparameter information associated with the call to execute the function on one of the plurality of legacy systems.
- 241. The article of manufacture of claim 238, wherein the services index stores outputparameter information associated with the call to execute the function on one of the plurality of legacy systems.
- 242. The article of manufacture of claim 238, wherein the services index stores address information associated with the call to execute the function on one of the plurality of legacy systems.
- 243. The article of manufacture of claim 238, wherein the services index stores data-format information associated with the call to execute the function on one of the plurality of legacy systems.
- 244. The article of manufacture of claim 221, wherein the business-workflow service is located in a logical appserver layer for the infrastructure.
- 245. The article of manufacture of claim 221, wherein the customer information management infrastructure further comprises an interaction-monitor service.

- 246. The article of manufacture of claim 221, wherein the interaction-monitor service is located in a logical appserver layer for the infrastructure.
- 247. The article of manufacture of claim 244, 245, or 246, wherein the interaction-monitor service monitors execution of at least one interaction in the sequence of interactions.
- 248. The article of manufacture of claim 244, 245 or 246, wherein the interaction-monitor service monitors execution of each interaction in the sequence of interactions, and

responsive to the presence of a transaction in the sequence of interactions and a failure of one of the interactions in the sequence, the interaction-monitor service directs a reversal of each transaction in the sequence executed prior to the failure.

- 249. The article of manufacture of claim 248, wherein the sequence of interactions comprises a sequence of logical legacy-system-layer interactions.
- 250. The article of manufacture of claim 221, wherein the customer information management system further comprises a system-management service.
- 251. The article of manufacture of claim 221, wherein the system-management service is located in a logical appserver layer of the infrastructure.
- 252. The article of manufacture of claim 221, wherein the system-management service directs execution of at least one interaction of the sequence of interactions.
- 253. The article of manufacture of claim 250, 251 or 252, wherein

the sequence of interactions requires execution of a logical legacy-system-layer interaction, and

the system-management service directs execution of the logical legacy-system-layer interaction.

254. The article of manufacture of claim 250, 251 or 252, wherein

the sequence of interactions requires execution of a plurality of logical legacy-systemlayer interactions, and

the system management service directs execution of each of the plurality of logical legacy-system-layer interactions.

255. The article of manufacture of claim 251, wherein

the logical appserver layer is configured to control execution of a plurality of logical legacy-system-layer interactions, and

the system management service is configured to manage, responsive to workload levels in the logical appserver layer, processing of the plurality of logical legacy-system-layer interactions.

- 256. The article of manufacture of claim 221, wherein the user is the selected customer.
- 257. A propagated signal adapted for communication between one of a plurality of userdevices and a customer information management infrastructure, the customer information management infrastructure comprising:

an integrated customer information store comprising a multiplicity of customer information sets, each customer information set corresponding to one customer of a multiplicity of customers;

wherein, responsive to each of a multiplicity of substantially simultaneous service requests, each service request pertaining to a selected customer of the multiplicity of customers, the customer information set corresponding to the selected customer determines, for each of the plurality user-devices,

a set of user-device interactions between a user and the infrastructure, and

a set of infrastructure-component interactions among a plurality of components of the infrastructure.

- 258. The propagated signal of claim 257, wherein the integrated customer information store is configured as a legacy system of the infrastructure.
- 259. The propagated signal of claim 257, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 260. The propagated signal of claim 257, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 261. The propagated signal of claim 257, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 262. The propagated signal of claim 257, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.
- 263. The propagated signal of claim 257, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 264. The propagated signal of claim 257, wherein the multiplicity of substantially simultaneous service requests comprises more than about 10 service requests per second.
- 265. The propagated signal of claim 257, wherein the multiplicity of substantially simultaneous service requests comprises more than about 100 service requests per second.
- 266. The propagated signal of claim 257, wherein the multiplicity of substantially simultaneous service requests comprises more than about 500 service requests per second.

- 267. The propagated signal of claim 257, wherein the integrated customer information store comprises one of a plurality of legacy systems in a logical legacy-system layer of the infrastructure.
- 268. The propagated signal of claim 257, wherein the plurality of components comprises a plurality of legacy systems, including the integrated customer information store, in a logical legacy-system layer of the infrastructure.
- 269. The propagated signal of claim 257, wherein the plurality of components comprises an authentication-and-authorization-entitlement service.
- 270. The propagated signal of claim 257, wherein the customer information management infrastructure further comprises a logical device-server layer comprising an authentication-and-authorization-entitlement service.
- 271. The propagated signal of claim 269 or 270, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to the user.
- 272. The propagated signal of claim 271, wherein the set of service requests available to the user, in combination with the customer information set corresponding to the selected customer, determines the set of user-device interactions and the set of infrastructure-component interactions.
- 273. The propagated signal of claim 271, wherein presentation of the specified set of service requests is responsive to the user-device.
- 274. The propagated signal of claim 269 or 270, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to the user responsive to a predetermined user role.
- 275. The propagated signal of claim 274, wherein the predetermined user role is selected by the user.

- 276. The propagated signal of claim 274, wherein the predetermined user role is selected by an administrator.
- 277. The propagated signal of claim 274, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to each of a multiplicity of users of the infrastructure.
- 278. The propagated signal of claim 274, wherein a different set of service requests is available to each of the multiplicity of users of the infrastructure.
- 279. The propagated signal of claim 274, wherein the set of service requests available to each of the multiplicity of users is presented to each of the multiplicity of users as webpublished services.
- 280. The propagated signal of claim 257, wherein the customer information management infrastructure further comprises a services index.
- 281. The propagated signal of claim 257, wherein one of the plurality of components comprises a services index.
- 282. The propagated signal of claim 257, wherein the customer information management infrastructure further comprises a logical appserver layer comprising a services index.
- 283. The propagated signal of claim 280, 281 or 282, wherein the set of infrastructure-component interactions comprises a legacy-system function call required to execute each service request pertaining to the selected customer, and the services index stores information for making the call to execute the function on one of the plurality of the legacy-system.
- 284. The propagated signal of claim 283, wherein the services index stores address information associated with the call to execute the function on one of the plurality of legacy systems.

- 285. The propagated signal of claim 283, wherein the services index stores input-parameter information associated with the call to execute the function on one of the plurality of legacy systems.
- 286. The propagated signal of claim 285, wherein the services index stores information related to a data format for the input-parameter.
- 287. The propagated signal of claim 283, wherein the services index stores output-format information associated with the call to execute the function on one of the plurality of legacy systems.
- 288. The propagated signal of claim 287, wherein the services index stores information related to a data format for the output-parameter.
- 289. The propagated signal of claim 257, further comprising a business-workflow service.
- 290. The propagated signal of claim 257, wherein one of the plurality components comprises a business-workflow service.
- 291. The propagated signal of claim 257, wherein the customer information management infrastructure further comprises a logical appserver layer comprising a business-workflow service.
- 292. The propagated signal of claim 289, 290 or 291, wherein the set of infrastructure-component interactions comprises a legacy-system function call required to execute each service request pertaining to the selected customer, and the business-workflow service orchestrates execution of the legacy-system function call.
- 293. The propagated signal of claim 289, 290 or 291, wherein the business-workflow service, in combination with the customer information set corresponding to the selected customer, determines the set of infrastructure-component interactions.

- 294. The propagated signal of claim 292, wherein the set of infrastructure-component interactions comprises a plurality of legacy-system function calls required to execute each service request pertaining to the selected customer, and the business-workflow service orchestrates execution of the plurality of legacy-system function calls.
- 295. The propagated signal of claim 293, wherein the set of infrastructure component-interactions comprises a plurality of legacy-system function calls.
- 296. The propagated signal of claim 257, wherein the customer information management infrastructure further comprises an interaction-monitor service.
- 297. The propagated signal of claim 257, wherein one of the plurality of components comprises an interaction-monitor service.
- 298. The propagated signal of claim 257, further comprising a logical appserver layer comprising an interaction-monitor service.
- 299. The propagated signal of claim 296, 297 or 298, wherein the interaction-monitor service monitors execution of at least one infrastructure-component interaction of the set of infrastructure-component interactions.
- 300. The propagated signal of claim 296, 297 or 298, wherein the interaction-monitor service monitors execution of each of the infrastructure-component interactions of the set of infrastructure-component interactions.
- 301. The propagated signal of claim 296, 297 or 298, wherein the set of infrastructure-component interactions requires execution of a logical legacy-system-layer interaction, and the interaction monitor service monitors performance of the logical legacy-system-layer interaction.
- 302. The propagated signal of claim 296, 297 or 298, wherein the set of infrastructure-component interactions comprises a sequence of infrastructure-component interactions, the

interaction-monitor service monitors execution of each of the sequence of infrastructure-component interactions, and responsive to the presence of a transaction in the sequence of infrastructure-component interactions and a failure of one of the sequence of infrastructure-component interactions, the interaction-monitor service directs a reversal of each transaction executed prior to the failure.

- 303. The propagated signal of claim 302, wherein the sequence of infrastructure-component interactions comprises a sequence of logical legacy-system-layer interactions.
- 304. The propagated signal of claim 257, wherein the customer information management infrastructure further comprises a system-management service.
- 305. The propagated signal of claim 257, wherein one of the plurality of components of the infrastructure comprises a system-management service.
- 306. The propagated signal of claim 257, wherein the customer information management infrastructure further comprises a logical appserver layer comprising a system-management service.
- 307. The propagated signal of claim 304, 305 or 306, wherein the system-management service directs execution of at least one infrastructure-component interaction of the set of infrastructure-component interactions.
- 308. The propagated signal of claim 304, 305 or 306, wherein the set of infrastructure-component interactions requires execution of a logical legacy-system-layer interaction, and the system management service directs execution of the logical legacy-system-layer interaction.
- 309. The propagated signal of claim 304, 305 or 306, wherein the set of infrastructure-component interactions requires execution of a plurality of logical legacy-system-layer interactions, and the system management service directs execution of each of the plurality of logical legacy-system-layer interactions.

310. The propagated signal of claim 306, wherein the logical appserver layer is configured to control execution of a plurality of logical legacy-system-layer interactions, and the system-management service is configured to manage, responsive to workload levels in the logical appserver layer, processing of the plurality of logical legacy-system-layer interactions.

311. An article of manufacture comprising a propagated signal adapted for communication between a user-device and a customer information management infrastructure, wherein the customer information management infrastructure:

receives a user-identifier from the user-device;

retrieves from an integrated customer information store storing a multiplicity of customer information sets, each customer information set corresponding to one of a multiplicity of customers, the customer information set corresponding to a selected customer;

generates, based on the user-identifier and the customer information set corresponding to the selected customer, a set of available service requests;

transmits to the user-device the set of available service requests;

receives the signal from the user-device, wherein the signal is encoded with machinereadable information identifying a selected service request selected from the set of available service requests;

determines, based on the signal and the customer information set corresponding to the selected customer, a distinctive workflow instance comprising a sequence of interactions, at least one interaction in the sequence comprising a call to execute a function on one of a plurality of legacy systems; and

executes each interaction in the sequence.

- 312. The article of manufacture of claim 311, wherein the user-identifier identifies the selected customer.
- 313. The article of manufacture of claim 311, wherein the integrated customer information store is configured as a legacy system of the infrastructure.

- 314. The article of manufacture of claim 311, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 315. The article of manufacture of claim 311, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 316. The article of manufacture of claim 311, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 317. The article of manufacture of claim 311, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.
- 318. The article of manufacture of claim 311, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 319. The article of manufacture of claim 311, wherein the customer information management infrastructure receives a multiplicity of substantially simultaneous service requests.
- 320. The article of manufacture of claim 319, wherein the multiplicity of substantially simultaneous service requests comprises more than about 10 service requests per second.
- 321. The article of manufacture of claim 319, wherein the multiplicity of substantially simultaneous service requests comprises more than about 100 service requests per second.
- 322. The article of manufacture of claim 319, wherein the multiplicity of substantially simultaneous service requests comprises more than about 500 service requests per second.

- 323. The article of manufacture of claim 311, wherein the integrated customer information store comprises one of a plurality of legacy systems in a logical legacy-system layer of the infrastructure.
- 324. The article of manufacture of claim 311, wherein the plurality of components comprises a plurality of legacy systems, including the integrated customer information store, in a logical legacy-system layer of the infrastructure.
- 325. The article of manufacture of claim 311, wherein the plurality of components comprises an authentication-and-authorization-entitlement service.
- 326. The article of manufacture of claim 311, wherein the customer information management infrastructure further comprises a logical device-server layer comprising an authentication-and-authorization-entitlement service.
- 327. The article of manufacture of claim 325 or 326, wherein the authentication-and-authorization-entitlement service specifies the set of available service requests.
- 328. The article of manufacture of claim 327, wherein the set of available service requests, in combination with the customer information set corresponding to the selected customer, determines the set of user-device interactions and the set of infrastructure-component interactions.
- 329. The article of manufacture of claim 327, wherein transmission of the specified set of available service requests is responsive to the one channel of the infrastructure used for making each service request pertaining to the selected customer.
- 330. The article of manufacture of claim 325 or 326, wherein the authentication-and-authorization-entitlement service specifies the set of available service requests responsive to a predetermined user role.

- 331. The article of manufacture of claim 330, wherein the predetermined user role is selected by the user.
- 332. The article of manufacture of claim 330, wherein the predetermined user role is selected by an administrator.
- 334. The article of manufacture of claim 330, wherein the authentication-and-authorization-entitlement service specifies a set of service requests available to each of a multiplicity of users of the infrastructure.
- 335. The article of manufacture of claim 334, wherein a different set of service requests is available to each of the multiplicity of users of the infrastructure.
- 336. The article of manufacture of claim 334, wherein the set of service requests available to each of the multiplicity of users is presented to each of the multiplicity of users as webpublished services.
- 337. The article of manufacture of claim 311, wherein the customer information management infrastructure further comprises a services index.
- 338. The article of manufacture of claim 311, wherein the customer information management infrastructure further comprises a logical appserver layer comprising a services index.
- 339. The article of manufacture of claim 337 or 338, wherein the set of infrastructure-component interactions comprises a legacy-system function call required to execute each service request pertaining to the selected customer, and the services index stores information to make the call to execute the function on the legacy-system.
- 340. The article of manufacture of claim 339, wherein the services index stores address information associated with the call to execute the function on one of the plurality or legacy systems.

- 341. The article of manufacture of claim 339, wherein the services index stores input parameter information associated with the call to execute the function on one of the plurality of legacy systems.
- 342. The article of manufacture of claim 341, wherein the services index stores information related to a data format for the input parameter.
- 343. The article of manufacture of claim 339, wherein the services index stores output parameter information associated with the call to execute the function on one of the plurality of legacy systems.
- 344. The article of manufacture of claim 343, wherein the services index stores information related to a data format for the output parameter.
- 345. The article of manufacture of claim 311, further comprising a business-workflow service.
- 346. The article of manufacture of claim 311, wherein the customer information management infrastructure further comprises a logical appserver layer comprising a business-workflow service.
- 347. The article of manufacture of claim 345 or 346, wherein the set of infrastructure-component interactions comprises a legacy-system function call required to execute each service request pertaining to the selected customer, and the business-workflow service orchestrates execution of the legacy-system function call.
- 348. The article of manufacture of claim 345 or 346, wherein the business-workflow service, in combination with the customer information set corresponding to the selected customer, determines the distinctive workflow instance.
- 349. The article of manufacture of claim 347, wherein the sequence of interactions comprises a plurality of legacy-system function calls required to execute each service request

pertaining to the selected customer, and the business-workflow service orchestrates execution of the plurality of legacy-system function calls.

- 350. The article of manufacture of claim 348, wherein the sequence of interactions comprises a plurality of legacy-system function calls.
- 351. The article of manufacture of claim 311, wherein the customer information management infrastructure further comprises an interaction-monitor service.
- 352. The article of manufacture of claim 311, further comprising a logical appserver layer comprising an interaction-monitor service.
- 353. The article of manufacture of claim 351 or 352, , wherein the interaction-monitor service monitors execution of at least one interaction in the sequence of interactions.
- 354. The article of manufacture of claim 351 or 352, wherein the interaction-monitor service monitors execution of each of the interactions.
- 355. The article of manufacture of claim 351 or 352, wherein the sequence of interactions requires execution of a logical legacy-system-layer interaction, and the interaction monitor service monitors performance of the logical legacy-system-layer interaction.
- 356. The article of manufacture of claim 351 or 352, wherein the set of infrastructure-component interactions comprises a sequence of infrastructure-component interactions, the interaction-monitor service monitors execution of each of the sequence of infrastructure-component interactions, and responsive to the presence of a transaction in the sequence of infrastructure-component interactions and a failure of one of the sequence of infrastructure-component interactions, the interaction-monitor service directs a reversal of each transaction of the sequence of infrastructure-component interactions executed prior to the failure.
- 357. The article of manufacture of claim 356, wherein the sequence of infrastructure-component interactions comprises a sequence of logical legacy-system-layer interactions.

- 358. The article of manufacture of claim 311, wherein the customer information management infrastructure further comprises a system-management service.
- 359. The article of manufacture of claim 311, wherein the customer information management infrastructure further comprises a logical appserver layer comprising a systemmanagement service.
- 360. The article of manufacture of claim 358 or 359, wherein the-system management service directs execution of at least one interaction of the sequence of interactions.
- 361. The article of manufacture of claim 358 or 359, wherein the sequence of interactions requires execution of a logical legacy-system-layer interaction, and the system management service directs execution of the logical legacy-system-layer interaction.
- 362. The article of manufacture of claim 358 or 359, wherein the set of infrastructure-component interactions requires execution of a plurality of logical legacy-system-layer interactions, and the system management service directs execution of each of the plurality of logical legacy-system-layer interactions.
- 363. The article of manufacture of claim 359, wherein the logical appserver layer is configured to control execution of a plurality of logical legacy-system-layer interactions, and the system management service is configured to manage, responsive to workload levels in the logical appserver layer, processing of the plurality of logical legacy-system-layer interactions.
- 364. A customer information management system, comprising:
- a plurality of on-line customer information processing systems, including an integrated customer information store storing a multiplicity of customer information sets, each customer information set corresponding to one customer of a multiplicity of customers;
- a plurality of device-servers configured to receive, substantially simultaneously, a multiplicity of service requests from a plurality of user-devices coupled to the customer

information management system, each service request pertaining to one or more selected customers of the multiplicity of customers; and

an application-server configured to determine, based on the stored customer information set corresponding to each of the one or more selected customers, a distinct workflow instance for each of the multiplicity of service requests, each distinct work flow instance comprising a sequence of interactions, at least one interaction in the sequence of interactions comprising a call to execute a function on one of the plurality of on-line customer information processing systems.

- 365. The customer information management system of claim 364, wherein the integrated customer information store is configured as a legacy system of the infrastructure.
- 366. The customer information management system of claim 364, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 367. The customer information management system of claim 364, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.
- 368. The customer information management system of claim 364, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 369. The customer information management system of claim 364, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.
- 370. The customer information management system of claim 364, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.

- 371. The customer information management system of claim 364, wherein the multiplicity of substantially simultaneous service requests comprises more than about 10 service requests per second.
- 372. The customer information management system of claim 364, wherein the multiplicity of substantially simultaneous service requests comprises more than about 100 service requests per second.
- 373. The customer information management system of claim 364, wherein the multiplicity of substantially simultaneous service requests comprises more than about 500 service requests per second.
- 374. The customer information management system of claim 364, wherein the integrated customer information store comprises one of a plurality of legacy systems in a logical legacy-system layer of the infrastructure.
- 375. The customer information management system of claim 364, wherein an authentication-and-authorization-entitlement service specifies a set of available service requests responsive to a predetermined user role.
- 376. The customer information management system of claim 375, wherein the predetermined user role is selected by the user.
- 377. The customer information management system of claim 375, wherein the predetermined user role is selected by an administrator.
- 378. The customer information management system of claim 375, wherein the authentication-and-authorization-entitlement service specifies a set of available service requests available to each of a multiplicity of users of the infrastructure.
- 379. The customer information management system of claim 378, wherein a different set of available service requests is available to each of the multiplicity of users of the infrastructure.

- 380. The customer information management system of claim 378, wherein the set of available service requests available to each of the multiplicity of users is presented to each of the multiplicity of users as web-published services.
- 381. The customer information management system of claim 364, further comprising a services index.
- 382. The customer information management system of claim 364, further comprising a logical appserver layer comprising a services index.
- 383. The customer information management system of claim 381 or 382, wherein the set of infrastructure-component interactions comprises a function call to one of the plurality of online customer information processing systems required to execute each service request pertaining to the selected customer, and the services index stores information to make the function call.
- 384. The customer information management system of claim 383, wherein the services index stores address information associated with the function call.
- 385. The customer information management system of claim 383, wherein the services index stores input-parameter information associated with the function call.
- 386. The customer information management system of claim 385, wherein the services index stores information related to a data format for the input-parameter information.
- 387. The customer information management system of claim 385, wherein the services index stores output-parameter information associated with the function call.
- 388. The customer information management system of claim 387, wherein the services index stores information related to a data format for the output-parameter information.

- 389. The customer information management system of claim 364, further comprising a business-workflow service.
- 390. The customer information management system of claim 389, wherein the business-workflow service orchestrates execution of the function on one of the plurality of on-line customer information processing systems.
- 391. The customer information management system of claim 364, further comprising an interaction-monitor service.
- 392. The customer information management system of claim 391, wherein the interaction-monitor service monitors execution of at least one interaction in the sequence of interactions.
- 393. The customer information management system of claim 391, wherein the interaction-monitor service monitors execution of each of the interactions.
- 394. The customer information management system of claim 364, wherein the interaction-monitor service monitors execution of each of the interactions in the sequence of interactions, and responsive to the presence of a transaction in the sequence of interactions and a failure of one of the interactions in the sequence of interactions, the interaction-monitor service directs a reversal of each transaction in the sequence executed prior to the failure.
- 395. The customer information management system of claim 364, further comprising a system-management service.
- 396. The customer information management system of claim 395, wherein the-system management service directs execution of at least one interaction of the sequence of interactions.
- 397. The customer information management system of claim 364, wherein the system management service is configured to manage, responsive to workload levels in a logical

appserver layer, the execution of functions in the plurality of on-line information processing systems.

398. A customer information management system, comprising: a message bus coupling each of a plurality of device-servers with

each of a plurality of on-line customer information processing systems, including an integrated customer information store storing a multiplicity of customer information sets, each customer information set corresponding to one customer of a multiplicity of customers, and

a business-workflow processor configured to

receive, via the message bus, a multiplicity of substantially simultaneous service requests, each service request transmitted using one of the device-servers and each service request pertaining to a selected customer of the multiplicity of customers, and

determine a distinct workflow instance for each of the multiplicity of service requests, each distinct workflow instance based on the stored customer information set corresponding to the selected customer and comprising a sequence of interactions, at least one interaction in the sequence of interactions comprising a call to execute a function on one of the plurality of on-line customer information processing systems.

- 399. The customer information management system of claim 398, wherein the integrated customer information store is configured as a legacy system of the infrastructure.
- 400. The customer information management system of claim 398, wherein the multiplicity of customer information sets comprises more than about 10,000 customer information sets, and the multiplicity of customers comprises more than about 10,000 customers.
- 401. The customer information management system of claim 398, wherein the multiplicity of customer information sets comprises more than about 100,000 customer information sets, and the multiplicity of customers comprises more than about 100,000 customers.

- 402. The customer information management system of claim 398, wherein the multiplicity of customer information sets comprises more than about 1,000,000 customer information sets, and the multiplicity of customers comprises more than about 1,000,000 customers.
- 403. The customer information management system of claim 398, wherein the multiplicity of customer information sets comprises more than about 10,000,000 customer information sets, and the multiplicity of customers comprises more than about 10,000,000 customers.
- 404. The customer information management system of claim 398, wherein the multiplicity of customer information sets comprises more than about 50,000,000 customer information sets, and the multiplicity of customers comprises more than about 50,000,000 customers.
- 405. The customer information management system of claim 398, wherein the multiplicity of substantially simultaneous service requests comprises more than about 10 service requests per second.
- 406. The customer information management system of claim 398, wherein the multiplicity of substantially simultaneous service requests comprises more than about 100 service requests per second.
- 407. The customer information management system of claim 398, wherein the multiplicity of substantially simultaneous service requests comprises more than about 500 service requests per second.